

Information to identify the case:

Debtor 1	James V Ziel	Social Security number or ITIN	xxx-xx-9804
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-19766-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James V Ziel

4/12/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James V Ziel
Debtor

Case No. 17-19766-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Apr 12, 2022

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2022:

Recip ID	Recipient Name and Address
db	+ James V Ziel, 307 Cedar Street, Lakehurst, NJ 08733-2905
516821589	+ BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
516821588	Barnabas Health, Community Medical Center, Oceanport, New Jersey 07757
516821594	++ CENLAR FSB, 425 PHILLIPS BLVD, EWING NJ 08618-1430 address filed with court:, Cenlar, 425 Phillips Blvd, Ewing, New Jersey 08618
516821595	++++ CENTRAL CREDIT SERVICES, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court:, Central Credit Services, 20 Corporate Hills Drive, St. Charles, MO 63301
516821597	+ Division 726, 4886 Arthur Kill Road, Staten Island, NY 10309-2633
516821598	+ EMA Community Emergency Medical Assoc, PO Box 6081, Parsippany, New Jersey 07054-7081
516821599	+ Fortiva/Atlanticus, PO Box 105555, Atlanta, GA 30348-5555
516821600	+ George Ziel, 17 Exitir Street, Toms River, NJ 08757-5922
517077603	+ Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516821603	+ Lakeview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, MS 5-251, Coral Gables, Florida 33146-1873
517764908	+ Lakeview Loan Servicing, LLC by its, servicing agent M&T Bank, c/o Schiller Knapp Lefkowitz Hertzell LLP, Post Office Box 840, Buffalo, New York 14240-0840
517764909	+ Lakeview Loan Servicing, LLC by its, servicing agent M&T Bank, c/o Schiller Knapp Lefkowitz Hertzell LLP, Post Office Box 840, Buffalo, New York 14240 Lakeview Loan Servicing, LLC by its 14240-0840
516821605	+ McCabe Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
516821607	+ Medical Radiology Group, P.A., PO Box 11268, Lancaster, Pennsylvania 17605-1268
516821615	+ Velocity, PO Box 788, Wall, NJ 07719-0788

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 12 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 12 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516821586	+ Email/Text: legal@arsnational.com	Apr 12 2022 20:29:00	ARS National Services, PO Box 463023, Escondido, California 92046-3023
516821584	+ Email/Text: kristin.villneave@allianceoneinc.com	Apr 12 2022 20:29:00	Alliance One, 4850 Street Road, Suite 300, Trevoise, Pennsylvania 19053-6643
516821585	+ EDI: RMSC.COM	Apr 13 2022 00:28:00	Amazon/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
516821587	+ EDI: BANKAMER.COM	Apr 13 2022 00:28:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516821590	+ EDI: CITICORP.COM	Apr 13 2022 00:28:00	Best Buy Credit Services, PO Box 790441, St. Louis, Missouri 63179-0441

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516821594	Email/Text: BKelectronicnotices@cenlar.com	Apr 12 2022 20:29:00	Cenlar, 425 Phillips Blvd, Ewing, New Jersey 08618
516821591	+ Email/Text: cms-bk@cms-collect.com	Apr 12 2022 20:29:00	Capital Management Services, LP, 698-1/2 South Ogden Street, Buffalo, NY 14206-2317
516911589	EDI: CAPITALONE.COM	Apr 13 2022 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516821592	+ EDI: CAPITALONE.COM	Apr 13 2022 00:28:00	Capital One Bankruptcy, POBox 30285, Salt Lake City, Utah 84130-0285
516964624	Email/PDF: bncnotices@becket-lee.com	Apr 12 2022 20:31:03	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516821593	EDI: RMSC.COM	Apr 13 2022 00:28:00	Care Credit/Synchrony Bank, PO Box 965036, Orlando, Florida 32896-5036
516821596	+ Email/Text: ebn@rwjbh.org	Apr 12 2022 20:29:00	Community Medical Center, 99 Route 37 West, Toms River, New Jersey 08755-6423
516821601	+ EDI: IIC9.COM	Apr 13 2022 00:28:00	IC System, PO Box 64437, St. Paul, MN 55164-0437
516821602	Email/Text: PBNCNotifications@peritussservices.com	Apr 12 2022 20:29:00	Kohls Capital One, PO Box 3043, Milwaukee, Wisconsin 53201-3043
516930303	Email/PDF: resurgentbknofications@resurgent.com	Apr 12 2022 20:41:19	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517077603	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 12 2022 20:29:00	Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516821604	+ Email/Text: bk@lendingclub.com	Apr 12 2022 20:29:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
516821606	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 12 2022 20:29:00	MCM, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710
516821608	+ Email/Text: bankruptcy@mermed.com	Apr 12 2022 20:29:00	Merchants & Medical, 6324 Taylor Dr, Flint, Michigan 48507-4685
517047652	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 12 2022 20:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516821609	+ EDI: PINNACLE.COM	Apr 13 2022 00:28:00	Northland Group, Inc., PO Box 390846, Minneapolis, Minnesota 55439-0846
519243543	EDI: PRA.COM	Apr 13 2022 00:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519243544	EDI: PRA.COM	Apr 13 2022 00:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517076699	EDI: PRA.COM	Apr 13 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516821611	Email/Text: signed.order@pfwattorneys.com	Apr 12 2022 20:29:00	Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054
516821610	+ EDI: PRA.COM	Apr 13 2022 00:28:00	Portfolio Recovey, 120 Corporate Blvd, Ste 100, Norfolk, Virginia 23502-4952
517033255	EDI: Q3G.COM	Apr 13 2022 00:28:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
516822763	+ EDI: RMSC.COM	Apr 13 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516875606	+ Email/Text: bncmail@w-legal.com		

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		Apr 12 2022 20:29:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516821613	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 12 2022 20:29:00	Toyota Motor Credit Corp, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07054
516821614	+ Email/Text: bankruptcydepartment@tsico.com		
		Apr 12 2022 20:29:00	TSI, 507 Prudential Rd, Horshal, PA 19044-2308
516821612	EDI: WTRRN BANK.COM		
		Apr 13 2022 00:28:00	Target National Bank, C/O: Target Credit Services, PO Box 1581, Minneapolis, Minnesota 55440-1581
517019130	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Apr 12 2022 20:29:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517341647	Email/PDF: bncnotices@becket-lee.com		
		Apr 12 2022 20:31:13	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516821616	+ EDI: RMSC.COM		
		Apr 13 2022 00:28:00	Walmart/Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, Florida 32896-5060

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Alexandra T. Garcia	on behalf of Creditor Lakeview Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John Michael McDonnell	on behalf of Debtor James V Ziel jmcdonnell@mchfirm.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Lakeview Loan Servicing LLC by its servicing agent M&T Bank jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Melissa N. Licker	on behalf of Creditor Lakeview Loan Servicing LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

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Melissa S DiCerbo

on behalf of Creditor Lakeview Loan Servicing LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Mina M Beshara

on behalf of Creditor Lakeview Loan Servicing LLC mbeshara@hinshawlaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Richard Gerbino

on behalf of Creditor Lakeview Loan Servicing LLC by its servicing agent M&T Bank rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Richard James Tracy, III

on behalf of Creditor Lakeview Loan Servicing LLC by its servicing agent M&T Bank richard.tracy.iii@gmail.com, tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12